

EXHIBIT C



The Law Offices of
ROBERT S. GITMEID & ASSOC., PLLC

June 26, 2018

VIA CERTIFIED MAIL

Transunion Consumer Solutions
P.O. Box 2000
Chester, PA 19016

Equifax Information Services, LLC
P.O. Box 105139
Atlanta, GA 30348

Experian
P.O. Box 4500
Allen, TX 75013

Innovis Consumer Assistance
P.O. Box 1640
Pittsburgh, PA 15230

Experian Information Solutions, Inc.
29 Broadway, 6th Floor
New York, NY 10006

Re:	Marian Dibiase
Creditor:	Discover Financial Services, LLC
Account No.:	Ending in 2393
SSN:	Ending in 4153
Address:	[REDACTED]

Dear Sir and/or Madam,

Please be advised that this office was retained to represent Marian Dibiase with respect to her claims under the Fair Credit Reporting Act, 15. U.S.C. § 1681, et seq. (the "FCRA") and other claims related to unlawful credit reporting practices.

On or about November 18, 2016, Ms. Dibiase and Discover Financial Services, LLC ("Discover") entered into a settlement agreement for the above referenced account. A recording of the settlement agreement is available upon request. Pursuant to the terms of the settlement, Ms. Dibiase was required to make one lump sum payment totaling \$300.00 to settle and close her Discover account. Ms. Dibiase, via her debt settlement representative timely made the requisite settlement payment. Proof of this payment is attached herein for your review.

However, over a year and a half later, Ms. Dibiase's account continues to be negatively reported. In particular, on a requested credit report dated June 25, 2018, Ms. Dibiase's account was reported with a status of "CHARGE OFF," a balance of \$571.00 and a past due balance of \$571.00. The relevant portion of Ms. Dibiase's credit report is attached herein for your review. This trade line was inaccurately reported. As evidenced by the settlement agreement and proof of payment, the account was settled in full and has a balance of \$0.00

Please take notice that this dispute is made pursuant to 15. U.S.C. § 1681i under the FCRA. Therefore, if this inaccuracy is not corrected within thirty (30) days, we will pursue further legal process on behalf of our client.

Thank you for your prompt attention to this important matter.

Very truly yours,

Patrick Russo, Esq.
Patrick.Russo@gitmeidlaw.com

PR:
Encl.

UPC0500413320161201

This check produced by DFS Services LLC. Questions may be addressed to 1 (800) 347-5540

MARIAN DIBIASE

UPC000004

Pay to the order of: Discover Bank

Date	Check No.	Amount
11/30/2016	1000	\$300.00

MARIAN DIBIASE

By Discover Bank, its authorized agent

0493

FILE #	██████	FNMA #	DATE COMPLETED	6/25/2018	RQD' BY	██████████
SEND TO	██████████		DATE ORDERED	6/25/2018		
	██████████		REPOSITORIES	XP/TU	PRPD' BY	
	██████████		PRICE	██████	LOAN TYPE	
			REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	DIBIASE, MARIAN		CO-APPLICANT		
SOC SEC #	██████-4153	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

B	B	DISCOVER FIN SVCS LLC	06/18	07/08	\$700	\$571	\$571	99	1	1	5	CHARGE OFF
		██████████2393		11/16	REV	-						XP/TU
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

7017 2620 0000 2113 0435

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
NEW YORK, NY 10006	
Certified Mail Fee \$3.45	0005 11
\$0.00	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy) \$0.00	
<input type="checkbox"/> Return Receipt (electronic) \$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery \$0.00	
<input type="checkbox"/> Adult Signature Required \$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery \$0.00	
Postage \$1.21	
Total Postage and Fees \$4.66	
Sent To Experian Information Solution 29 Broadway, 6th Fl NY, NY 10006	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

7017 2620 0000 2113 0336

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
PITTSBURGH, PA 15230	
Certified Mail Fee \$3.45	0005 11
\$0.00	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy) \$0.00	
<input type="checkbox"/> Return Receipt (electronic) \$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery \$0.00	
<input type="checkbox"/> Adult Signature Required \$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery \$0.00	
Postage \$1.21	
Total Postage and Fees \$4.66	
Sent To Innovis Consumer Assistance P.O. Box 1640 Pittsburgh, PA 15230	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

7017 2620 0000 2113 0114

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
ALLEN, TX 75013	
Certified Mail Fee \$3.45	0005 11
\$0.00	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy) \$0.00	
<input type="checkbox"/> Return Receipt (electronic) \$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery \$0.00	
<input type="checkbox"/> Adult Signature Required \$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery \$0.00	
Postage \$1.21	
Total Postage and Fees \$4.66	
Sent To Experian P.O. Box 4500 Allen, TX 75013	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

7017 2620 0000 2113 2484

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
CHESTER, PA 19016	
Certified Mail Fee \$3.45	0005 11
\$0.00	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy) \$0.00	
<input type="checkbox"/> Return Receipt (electronic) \$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery \$0.00	
<input type="checkbox"/> Adult Signature Required \$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery \$0.00	
Postage \$1.21	
Total Postage and Fees \$4.66	
Sent To Transunion Consumer Solution P.O. Box 2000 Chester, PA 19016	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

7017 2620 0000 2113 0268

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
ATLANTA, GA 30348	
Certified Mail Fee \$3.45	0005 11
\$0.00	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy) \$0.00	
<input type="checkbox"/> Return Receipt (electronic) \$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery \$0.00	
<input type="checkbox"/> Adult Signature Required \$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery \$0.00	
Postage \$1.21	
Total Postage and Fees \$4.66	
Sent To Equifax P.O. Box 105139 Atlanta, GA 30348	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	